

# NORTHBRIDGE

Town Hall, 7 Main Street, Whitinsville, MA 01588

**Phone** 508-234-0820

**Fax** 508-234-5834

**Board Meeting** Third Wednesday of each month

**Board Members** John Meagher (Chairperson), Muriel Barry, Theresa Cenedella, Jeanne Sohigian, Sharon Susienka

**Board Administrator** Beth A. Desmarais

## ACTUARIAL

**Funded Ratio** 63.9%

**Date of Last Valuation** 1/04

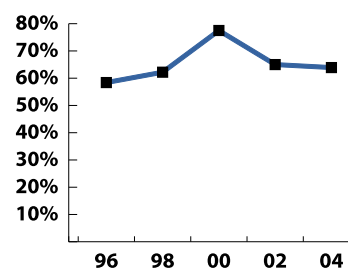
**Actuary** Stone

**Assumed Rate of Return** 8.00%

**Funding Schedule** Increasing 3.75%  
**Year Fully Funded** 2028

**Active Members** 168  
**Retired Members** 96

**Funded Ratio**



## INVESTMENT

**2004 Return** 14.56%

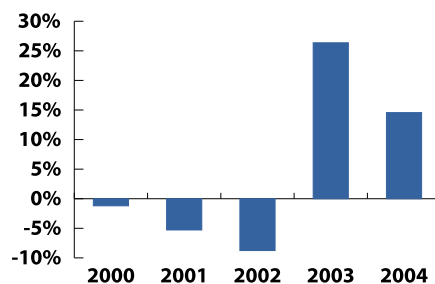
**2004 Target Return** 8.12%

**2004 Market Value** \$15.6M

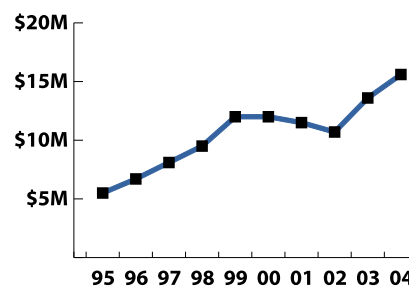
**2000-2004 Return (Annualized)** 4.33%

**1985-2004 Return (Annualized)** 10.83%

**Investment Return (2000 - 2004)**



**Asset Growth - Market Value (1995 - 2004)**



## INVESTMENT VENDOR

- PRIT